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Subject: Truth in Lending

From:
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Gentlemen:

New regulation needs to be placed on how credit card companies format their internet web site that customers use to pay their credit cards, a vast majority of us consumers pay our credit card bills using the internet as this is faster, and safer, but none of the credit card companies' web site to pay your monthly credit card bills list when payment is being made which month your payment is being credited to. I made a payment to Juniper company on 8/27/2007 for my Sept 2007 payment, but not knowing that this date was the statement closing date and that my payment was being directed to my already paid July 2007 payment due. I was charged a late payment fee of \$39.00, and after contacting Juniper, all they could say that the late payment fee is correct and that the payment made on 8/27/2007 was for the July period, all you need to do is go to any of your charge card web site to pay your charge card and there is no clear payment details when you are making your payment if you are too early to pay your next month's billing and which billing cycle your payment is being credited to. We pay our credit card on time but get penalized for paying on statement closing date?? now I need to watch which if they are going to report me to the any of the credit monitoring company a late payment, and if any credit card company is going to use the universal default clause.

thank you
miles hamada